



BENEFICIARY CHANGE
USE ONE FORM PER POLICY

NAME OF OWNER: _____
INSURED: _____

POLICY NUMBER: _____

BENEFICIARY DESIGNATION

For multiple beneficiaries, total percentages must equal 100%.

In Quebec, designating a spouse (married or civil union) is irrevocable unless you check here: REVOCABLE
An irrevocable beneficiary can only be changed with written consent of the beneficiary.

I revoke all previous beneficiary appointments. I appoint the following beneficiaries:

Primary	_____	_____	_____
	Full Name or Corporation	Relationship to Insured	Percentage %
	_____	_____	_____
	Full Name or Corporation	Relationship to Insured	Percentage %
	_____	_____	_____
	Full Name or Corporation	Relationship to Insured	Percentage %

Complete the contingent beneficiary section if you wish to appoint another beneficiary in the event that there are no surviving beneficiaries at time of your death.

Contingent	_____	_____	_____
	Full Name or Corporation	Relationship to Insured	Percentage %
	_____	_____	_____
	Full Name or Corporation	Relationship to Insured	Percentage %

TRUSTEE INFORMATION – you must appoint a trustee for a minor beneficiary, other than Quebec residents.

Designating a minor child as a beneficiary:

In all provinces other than Quebec, if the owner designates a minor child as beneficiary, a trustee must be designated.

I revoke all previous trustee appointments. I appoint _____ as trustee, _____
Relationship to Beneficiary

to receive any benefits on behalf of any beneficiary under the policy during his or her minority. I authorize the trustee to apply such benefits solely for the support, maintenance, education and benefit of such beneficiary at the discretion of the trustee. Payment to the trustee shall relieve Western Life Assurance Company of all liability for amounts paid.

In Quebec, any amount payable to a minor beneficiary will be paid to the parent(s) or legal guardian(s).

AUTHORIZATION

I have read, understand and agree with the contents of this form. By signing below, I, the owner, confirm that Western Life Assurance Company is not responsible for the effect of any beneficiary or trustee appointment.

Owner signature

Date

PERSONAL INFORMATION CONSENT:

The information collected on this application for insurance is required for the purposes of considering and, if approved, processing this application for insurance. It may also be used to administer the insurance policy, investigate any claims that may be made under this policy, and for the provision of products and services. This information, and information in existing files, may be used by and exchanged among Western Life Assurance Company, their agents, affiliates, partners, subsidiaries, reinsurers, rating agencies and authorized administrators for these purposes, regardless of whether a policy is issued or coverage ceases to be in force. Subject to legal and contractual requirements, the applicant may refuse to consent to the collection, use, or disclosure of their personal information for specific purposes by contacting privacy@westernlife.com or by calling 1-888-647-5433 and asking to speak to the Privacy office.

FOR ADMINISTRATIVE OFFICE USE ONLY:

This application is hereby accepted by the Company and the policy is endorsed accordingly effective as of the _____ day of _____, _____.

WESTERN LIFE ASSURANCE COMPANY

WESTERN LIFE ASSURANCE COMPANY

202 – 600 Empress St, Winnipeg, MB R3G 0R5
Telephone 1-888-647-LIFE (5433) Fax 1-877-783-6913

IMPORTANT INFORMATION TO NOTE BEFORE COMPLETING BENEFICIARY DESIGNATION FORMS

Designating an estate:

If you are designating your estate as beneficiary, the following should be considered:

- Insurance proceeds payable to the estate are subject to claims from creditors, whereas proceeds payable to a named beneficiary may, in some cases, be protected from creditors.
- In some instances, a will must be probated and the costs will vary from province to province. These costs are not incurred if proceeds are payable to a named beneficiary. Probate is not required for a notarial will in the province of Quebec.

When no beneficiary has been designated:

Proceeds will be paid to the owner's estate. A properly constituted and current will should be submitted with any claim to avoid delays in processing with the executors or liquidators of the estate.